

## Exhibit 2

### Homebuyer Characteristics

	2002-2003 Total	2002-2003 Great Rate	2002-2003 Great Start	2002-2003 New Start
<b>Closed Loans</b>	<b>1,818</b>	<b>1,071</b>	<b>720</b>	<b>27</b>

#### Age

Mean	31	32	31	34
Median	29	28	29	34
below 25	29.5%	30.2%	29.2%	14.8%
25-29	24.2%	24.1%	24.4%	18.5%
30-34	16.9%	16.3%	17.8%	22.2%
35-39	10.0%	10.4%	8.8%	25.9%
40-44	7.4%	6.8%	8.2%	7.4%
45 and above	12.1%	12.3%	11.7%	11.1%

#### Income

Mean	\$34,624	\$34,307	\$35,654	\$19,739
Median	\$34,037	\$33,307	\$35,624	\$20,919
below \$10,000	0.1%	0.0%	0.0%	3.7%
\$10,000-\$14,999	0.4%	0.3%	0.6%	3.7%
\$15,000-\$19,999	4.0%	3.9%	2.9%	37.0%
\$20,000-\$24,999	11.8%	11.7%	10.3%	55.6%
\$25,000-\$29,999	17.3%	18.8%	15.8%	0.0%
\$30,000-\$34,999	19.9%	22.3%	16.9%	0.0%
\$35,000-\$39,999	18.4%	16.4%	21.9%	0.0%
\$40,000-\$44,999	13.4%	12.5%	15.1%	0.0%
\$45,000-\$49,999	9.2%	9.3%	9.4%	0.0%
\$50,000 and above	5.6%	4.8%	6.9%	0.0%

#### Gender

Male	54.0%	54.6%	54.4%	18.5%
Female	46.0%	45.4%	45.6%	81.5%

#### Household Composition

Married Couple	11.1%	10.6%	12.2%	0.0%
Single Male	20.5%	23.0%	17.6%	0.0%
Single Female	24.0%	25.5%	22.5%	7.4%
Other	7.5%	7.2%	8.3%	0.0%
Male w/ Child	2.6%	2.0%	3.6%	3.7%
Female w/ Child	16.2%	15.0%	16.0%	70.4%
Married w/ Child	18.0%	16.8%	19.7%	18.5%

#### Race/Ethnicity

White	77.5%	80.1%	74.7%	44.4%
Black	19.5%	16.1%	23.5%	51.9%
Hispanic	1.7%	2.2%	1.1%	0.0%
Asian/Pac. Isl.	0.4%	0.5%	0.3%	3.7%
Native American	0.1%	0.2%	0.0%	0.0%
Other	0.8%	1.0%	0.4%	0.0%